

EXHIBIT 30

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UNITED STATES DISTRICT COURT

WESTERN DISTRICT OF WASHINGTON

RICARDO SALOM, CATHERINE PALAZZO)
as assignee for RUBEN PALAZZO,)
and PETER HACKINEN, on their own)
behalf and on behalf of others)
similarly situated persons,)
Plaintiffs,) CASE NO.
vs.) 2:24-cv-00444-BJR
NATIONSTAR MORTGAGE, LLC,)
Defendant.)
_____)

VIDEOTAPED ZOOM DEPOSITION OF PETER HACKINEN

WEDNESDAY, FEBRUARY 12, 2025

Reported by: Shelley Lynn Schniepp

CSR No. 5487

Job No.: 314155

1 informing you that Nationstar is now going to be 10:44:15
2 servicing your loan rather than Met Life, correct? 10:44:18
3 MR. ROBINSON: Objection. 10:44:24
4 You can answer if you can. I just need to 10:44:26
5 object, Pete, from time to time. Okay? 10:44:28
6 THE WITNESS: Absolutely. In the paragraph, 10:44:31
7 it appears that's what it says. I'm not a lawyer, so 10:44:34
8 as a layman, that's what I'm interpreting. 10:44:38
9 BY MR. MANNING: 10:44:44
10 Q. It says servicing transfer, right? 10:44:44
11 A. Correct. 10:44:50
12 Q. Does this refresh your memory as to when 10:44:52
13 servicing transferred to Nationstar? 10:44:55
14 A. It's in black and white, so if I didn't see 10:45:03
15 this I would not recall the specific day and month and 10:45:07
16 year. I know that I had Nationstar for several 10:45:14
17 years. 10:45:18
18 Q. Any reason to dispute that that's when the 10:45:22
19 servicing transferred? 10:45:26
20 A. No, sir. 10:45:27
21 Q. So from August 2011 to when you paid off the 10:45:33
22 loan, I believe you said it was in the spring of 2024, 10:45:41
23 Nationstar was servicing your mortgage, right? 10:45:45
24 A. Correct. 10:45:48
25 Q. Do you recall ever requesting a payoff 10:45:59

1 statement from Nationstar? 10:46:04

2 A. I don't recall that. I was trying to do a 10:46:09

3 refi last year, early last year, and that would be up 10:46:14

4 to the loan guys that I was trying to get a loan from. 10:46:21

5 I don't recall that specific phrase. 10:46:27

6 Q. Do the words payoff statement mean anything to 10:46:33

7 you? 10:46:36

8 MR. ROBINSON: Objection. Answer if you can. 10:46:41

9 THE WITNESS: Can you rephrase that? 10:46:50

10 BY MR. MANNING: 10:46:52

11 Q. As part of refinancing, you were trying to 10:46:52

12 refi, as you said, to pay off debts and you understood 10:46:58

13 you had to pay off your mortgage with Nationstar first, 10:47:02

14 right? 10:47:05

15 A. Correct. 10:47:07

16 Q. In order to pay off the mortgage that 10:47:09

17 Nationstar was servicing, you needed to know how much 10:47:13

18 was owed to pay it off, right? 10:47:16

19 A. Well, the new loan guys did it to set up a 10:47:21

20 new, you know, loan. 10:47:26

21 Q. When you say new loan guys, who are you 10:47:30

22 referring to? 10:47:33

23 A. Early last spring -- I can't remember the guys 10:47:40

24 because they couldn't make the loan and then later my 10:47:45

25 current refi finally went through with Rocket 10:47:49

1 Mortgage. 10:47:54

2 Q. So as part of seeking to refinance you reached 10:47:55

3 out to one group of people. Those people were unable 10:48:03

4 to deliver a refinance loan to you? 10:48:07

5 A. Correct. 10:48:11

6 Q. Then after that you contacted a second group, 10:48:12

7 Rocket Mortgage, and they were able to refinance? 10:48:18

8 A. Correct. 10:48:22

9 Q. Other than that first group that you don't 10:48:23

10 recall and Rocket Mortgage, were there any other 10:48:26

11 individuals or groups from whom you sought to 10:48:28

12 refinance? 10:48:32

13 A. Not that I recall. 10:48:41

14 Q. Do you believe that as part of that refinance 10:48:50

15 application, either that first group or Rocket Mortgage 10:48:55

16 reached out to Nationstar in order to obtain a payoff 10:49:00

17 statement? 10:49:03

18 MR. ROBINSON: Objection. You can answer if 10:49:08

19 you can, Pete. 10:49:29

20 THE WITNESS: Please repeat that last 10:49:33

21 question, please. 10:49:35

22 BY MR. MANNING: 10:49:37

23 Q. So you paid off the mortgage that Nationstar 10:49:37

24 was servicing and as part of that payoff you got a 10:49:40

25 refinance, right? The refinance funds paid off that 10:49:48

1 A. Yeah. 11:37:38

2 Q. Then it also has what's listed as an expedited 11:37:39

3 delivery fee of \$25? 11:37:43

4 A. Yeah. That's highlighted. I see it. 11:37:46

5 Q. So you would agree that the expedited delivery 11:37:52

6 fee is disclosed in this document to you, correct? 11:37:55

7 A. Well, it's in black and white. However, I 11:37:58

8 didn't pay any attention to that when the loan guys 11:38:01

9 were working on trying to get me a new loan. I imagine 11:38:08

10 if it's a payoff breakdown, that was incurred in the 11:38:17

11 total payoff amount including so I had to have paid it 11:38:20

12 unbeknownst to me. 11:38:28

13 MR. MANNING: That was Exhibit 12, NSM 1478. 11:38:37

14 The next document we'll mark as Exhibit 13, 11:38:43

15 another payoff quote. 11:38:49

16 (Exhibits 12 and 13 were marked.) 11:38:50

17 BY MR. MANNING: 11:38:50

18 Q. This time it's dated July 21st, 2023. It's 11:38:50

19 addressed to you at the same address, correct? 11:38:54

20 A. Yes. 11:39:05

21 Q. This one says, "An authorized third party has 11:39:05

22 requested a payoff quote on your behalf. For your 11:39:09

23 records we've enclosed a copy of what was provided to 11:39:12

24 them." 11:39:14

25 Do you see that? 11:39:15

1 STATE OF CALIFORNIA

2 COUNTY OF SAN DIEGO

3

4 I, SHELLEY LYNN SCHNIEPP, do hereby certify:

5

6 That I am a duly qualified Certified Shorthand
7 Reporter, in and for the State of California, holder of
8 certificate number 5487, which is in full force and
9 effect and that I am authorized to administer oaths and
10 affirmations;

11 That the foregoing deposition testimony of the
12 herein named witness was taken before me at the time
13 and place herein set forth;

14 That prior to being examined, the witness named
15 in the foregoing deposition, was duly sworn, or
16 affirmed by me, to testify to the truth, the whole
17 truth, and nothing but the truth;

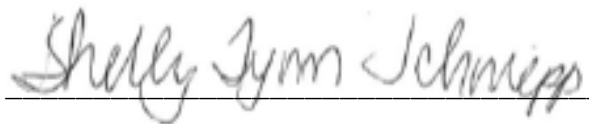
18 That the testimony of the witness and all
19 objections made at the time of the examination were
20 recorded stenographically by me, and were thereafter
21 transcribed under my direction and supervision;

22 That the foregoing pages contain a full, true and
23 accurate record of the proceedings and testimony to the
24 best of my skill and ability;

25

1 I further certify that I am not a relative or
2 employee or attorney or counsel of any of the parties,
3 nor am I a relative or employee of such attorney or
4 counsel, nor am I financially interested in the outcome
5 of this action.

6
7 IN WITNESS WHEREOF, I have subscribed my name this
8 3rd Day of March, 2025.

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12

13 SHELLEY LYNN SCHNIEPP, CSR No. 5487
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